

## Frequently Asked Questions About FSAs.

### If I have a question about my FSA, whom should I call?

You can contact your dedicated service team for help with claims questions, or for more information about your benefits. The phone number for Customer Service is 1.800.925.2272.

### What is the maximum amount I can contribute in each plan year?

You can contribute up to \$2,500 towards the healthcare portion of your FSA. For dependent care, the IRS allows a contribution of up to \$5,000 per calendar year, or \$2,500 if you are married and filing separate tax returns.

### What if I want to change my election mid-year?

IRS regulations do not allow you to stop, start or change your contributions at any time during the plan year UNLESS you experience a qualified change in status, such as a change in marital status, number of dependents or employment status. Keep in mind that the election change must be consistent with the event.

### How do I file a claim?

Fill out a claim form and attach your healthcare and/or dependent care receipts. Claim forms are available inside this packet. If you need additional forms, contact your benefits department, or access forms online at [www.myMERITAIN.com](http://www.myMERITAIN.com). If you have an automatic rollover feature, this will take care of claims submission for you.

### How often can I submit reimbursement requests?

Claims can be submitted at any time.

### What if I still have money in my FSA at years end?

Legislation governing FSAs includes a "use or lose" feature, so unused funds are lost at the end of the plan year. Your employer may offer an additional grace period. Check with your benefits department for further information.

### What if I have more expenses during the plan year than I have contributed at that time?

The annual amount you have elected for healthcare costs is available to you at the beginning of the plan year. The amount available for reimbursement for dependent care is limited to the balance in your account.

### What if I terminate employment?

Reimbursement can only be requested on healthcare expenses incurred before the date of your termination, unless you qualify and elect continuation of coverage under COBRA. Check with your benefits department to determine your deadline for submitting claims after termination.

### What is the auto-rollover feature?

If you have health, dental or vision coverage through Meritain Health, you can elect automatic rollover. All out-of-pocket expenses incurred under your Meritain Health plan, while an active employee of Fayette County Board of Commissioners, can automatically be reimbursed through your Meritain Health FSA plan up to the annual amount elected on the FSA election form (see appendix).

**Note:** If you have secondary insurance through a spouse, DO NOT elect the auto-rollover option.

This optional benefit must be re-elected for each new FSA plan year.

### How will I know what my FSA balance is?

You can access your account balance online at [www.myMERITAIN.com](http://www.myMERITAIN.com). Statements are also sent out quarterly.



# About Your Flexible Spending Account (FSA)

## FSA = Financial balance and flexibility in one neat package.

What if you could make your earnings stretch further? An FSA can help you to do just that. Fayette County Board of Commissioners offers you an opportunity to participate in two FSA programs: A Healthcare FSA and a Dependent Care FSA. An FSA is a tax-effective, money-saving option that will help you pay for qualified healthcare expenses that aren't covered by your medical plan, and for dependent care services necessary to enable you to work.

### Here's how an FSA works:

- **Eligible medical expenses.** Use pre-tax dollars to pay for eligible medical care expenses not reimbursed by a medical plan. All IRS code 213(d) expenses are eligible, including deductible, coinsurance, copays and expenses above usual and customary limits, as well as out of pocket expenses on prescription drugs, dental, vision, hearing and orthodontic care. Certain over-the-counter medications qualify too.
- **Dependent care costs.** Pre-tax dollars can be set aside for day care type expenses for eligible children or adults. Expenses are eligible if they're for the care of a person under age 13, or an older dependent who is unable to care for themselves. They must regularly spend at least eight hours a day in your home.

### Maximize your savings potential.

You will gain the most savings from your FSA if you plan carefully. When you enroll in an FSA, you designate in advance the amount of money you wish to have deducted from your salary and deposited into your FSA over the length of a year. To do this, you must estimate in advance the annual costs you want your FSA to cover.

If you underestimate, you will deplete your FSA before the end of the year, losing some of your tax-savings potential. If you overestimate and there is money left in your FSA at the end of the year, you will unfortunately forfeit this money. The IRS' rule of thumb is "Use or lose."

**Important note!** While it probably is not possible to precisely anticipate your eligible FSA costs, Meritain Health provides two calculation worksheets to help you: "Estimating Your Healthcare Expenses" and "Dependent Care FSA Determination." These worksheets include examples of eligible and ineligible expenses that can be applied towards your Healthcare and Dependent Care FSAs, and are located in the Appendix of this kit.



### In this section:

- How an FSA works
- FAQs about FSAs
- FSA reminders
- OTC guidelines

Consider all of the compelling reasons to protect your pocketbook with the lower-price generic drugs:

- Generics can cost up to 75 percent less than their brand-name equivalents.
- FDA testing is exactly the same for generic and brand-name drugs.
- Generics contain the same active ingredients as the original, brand-name drug, in the same amounts and dosages.
- Generic drugs sometimes look different from the original brand-name drug in color or shape, but only because they may have different inactive ingredients that won't change how the drug works.
- Nearly half of all brand-name drugs have generic equivalents—but you may have to ask for them.
- Generics have the lowest copay under this plan, so you save on every prescription.

### **Easy on your time: Three ways to get your prescription drugs.**

Your plan is designed with your time in mind. Use any of these three prescription options.

#### **Retail Pharmacy Option.**

When you need a prescription for 30 days or less, have it filled at a participating pharmacy. Just show the pharmacist your Meritain Health ID Card and pay your copay at the time of your purchase. If the pharmacy you choose is not in the network, you'll pay the entire cost at the time of purchase, then submit a claim for reimbursement. You'll receive the same amount that a participating pharmacy would receive, minus your copay.

#### **Mail Order Option.**

If you have a chronic condition and you take medication for it for long periods of time, you may fill prescriptions by mail. Ask your doctor to write two prescriptions—one for 30 days, and one for 90 days. Fill the 30-day prescription at a network pharmacy. Then complete a mail order form and send it, along with the original 90-day prescription signed by your doctor and your copay, to the address on the form.

#### **Online Option.**

You can also fill 90-day prescriptions online at [www.myMERITAIN.com](http://www.myMERITAIN.com). Again, ask your doctor for two prescriptions. Before you request your prescription online, fill the 30-day order at a network drug store, and send (or ask your doctor to send) the 90-day prescription to the address shown on the Web site. Simply use a credit card to pay your copay.

### **Certain drugs must be approved.**

If your prescription is for a very expensive drug, or one that can be easily abused, prior authorization may be required. Trained professionals review these prescriptions for your protection. You may need a new written prescription from your doctor for each refill. For more information, see your summary plan description or contact Scrip World customer service at 1.877.468.6592.

### **Not every drug is covered.**

The plan does not include benefits for over-the-counter medications or drugs used for cosmetic purposes. There may be other exclusions. Scrip World customer service can help you if you have questions, or refer to your more complete summary plan description.

#### **Helpful tip:**

Be sure to bring your Meritain Health ID Card with you to the pharmacy when filling prescriptions. This will ensure that you receive your full benefits.

#### **Prescriptions and [www.myMERITAIN.com](http://www.myMERITAIN.com).**

- Order new prescriptions.
- Check the status of your online order.
- Find a nearby network pharmacy.
- Check on the price of a drug.
- Research drugs, supplements and vitamins.
- Learn more about your coverage.